

After Final Office Action of January 3, 2008

Docket No. MML-003

## APPENDIX A

<http://www.theamericancollege.edu/subpage.php?pageId=256>

**CLU® Insurance Specialty**  
*Advanced Insurance Specialization*

*The CLU (Chartered Life Underwriter) Designation can be earned by completing 5 required courses, HS 311, HS 323, HS 324, HS 330, and HS 331, and 3 elective courses from the following group: HS 300, HS 313, HS 321, HS 325, HS 326, HS 328 and HS 334.*

The CLU is the world's most respected mark of insurance expertise, helping you gain a significant competitive advantage in this competitive market. This prestigious course of study helps advance your career by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients. As a result, CLU® designees average up to 51% higher production income than their peers.

**Earn the CLU Your Way**

The comprehensive core of CLU knowledge is supplemented by a broad selection of elective courses, allowing you to customize the program to the dynamics of your individual practice. Complete your program as fast as you like with leading edge texts and access to extensive online study aides at no additional charge, including:

- supplemental readings
- online discussion with course professors
- sample questions
- practice exams.

**Additional Study Support**

Cost-effective supplementary study materials, developed in partnership with Kier Educational Resources, are also available for select CLU courses. [Click here for information on the supplemental study materials.](#)

**Interested in Live Courses for your Office? Click here!**

**CLU Curriculum** (Get course descriptions [here](#).)

**Required Core Courses (5):**

[HS 311](#) Fundamentals of Insurance Planning

[HS 323](#) Individual Life Insurance

[HS 324](#) Life Insurance Law

[HS 330](#) Fundamentals of Estate Planning

[HS 331](#) Planning for Business Owners and Professionals

**Elective Courses (select 3):**

[HS 300](#) Financial Planning: Process and Environment

[HS 313](#) Individual Health Insurance

[HS 321](#) Income Taxation

HS 325 Group Benefits  
HS 326 Planning for Retirement Needs  
HS 328 Investments  
HS 334 Estate Planning Applications

*\* Students who have already taken HS 318 may not take HS 300 or HS 311 for credit toward the CLU designation.*

**Tuition and Fees**

Your tuition includes all required study materials, access to convenient online learning tools and your examination. Supplementary study materials are also available for an additional cost.

Admission Fee (one-time, non-refundable fee for new enrollees at The College): **\$125.00**

Tuition (includes all textbooks and online study support): **\$550.00**

Shipping and Handling: **\$15.00**

***\*New Accelerated Success Program! With low monthly payments and no interest charges!***

**This Course Subject to The PACE Recertification Program**

**[Click Here For More Information](#)**

*\*\*\*Textbooks are regularly revised to reflect recent tax code changes, new legislation and industry trends so you can stay current. Revised textbooks are shipped to students on the first day of the month of your selected testing quarter. Textbooks that are not under revision are shipped as soon as the registration is processed. Please contact a Student Counselor if you have questions about textbook revisions.\*\*\**

**For the Huebner School Course Revisions Grid [Click Here](#)**

**Three Easy Ways to Register**

**Online**

Create your user account and register for your course [here](#).

**Mail or Fax**

Download the course registration (pdf) form [here](#) and return via mail or fax

**Phone**

Call a Student Services Counselor (Monday-Friday 8:00am - 6:00pm, EST)  
1-888-263-7265